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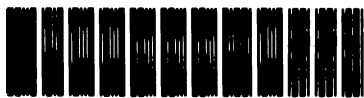
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1834

THE
BENEFICIAL OPERATION
OF
BANKS FOR SAVINGS,
AFFIRMED IN
AN ADDRESS
TO
THE TRUSTEES, MANAGERS AND FRIENDS
OF THE BANK FOR SAVINGS FOR THE HUNDRED OF HUNCKFORD,
In the County of Essex,
BY WHOSE LIBERAL SUBSCRIPTIONS A SPLENDID MEMORIAL
OF THEIR APPROBATION WAS PRESENTED TO THE
SECRETARY OF THE INSTITUTION, Nov. 28, 1833.
ANNEXED IS
A BRIEF MEMOIR
OF
THE LATE LEWIS MAJENDIE, Esq.
OF HEDDINGHAM CASTLE.

LONDON:
PRINTED FOR
HENRY WIX, NEW BRIDGE STREET, BLACKFRIARS',
AND JEFFERY CARTER, CASTLE HEDDINGHAM.
1834.

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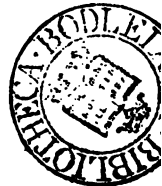
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OF THE
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A SPLENDID MEMORIAL OF THEIR APPROBATION
WAS PRESENTED TO THE SECRETARY OF THE INSTITUTION,
THE FOLLOWING ADDRESS,
PRINTED AT THE REQUEST OF THE GENTLEMEN
IN WHOSE PRESENCE IT WAS DELIVERED.

Is Inscribed,

WITH THE DEEPEST SENTIMENTS
OF GRATITUDE, AFFECTION, AND RESPECT,
BY THEIR OBLIGED

AND FAITHFUL SERVANT,

H. DAVIES MORGAN.

P R E F A C E.

I AM very sensible of the delicacy of my friends in concealing from me all the circumstances under which a Subscription was raised for the purpose of offering to me a lasting and costly testimony of their approbation, and in keeping me in entire ignorance of their intentions until the plan was matured; and John Ruggles-Brise, Esq. and the Reverend Jonathan Walton, D. D., were deputed to invite me to dine with the Subscribers, and to accept a present of plate, provided by their liberality, consisting of two silver dishes, a soup-ladle, and a tureen, bearing the following inscription :—

PRESENTED WITH TWO SILVER DISHES
TO THE REV. HECTOR DAVIES MORGAN, A.M.
MINISTER OF CASTLE HEDINGHAM, ESSEX.

NOVEMBER 20TH, 1833.

BY THE TRUSTEES, MANAGERS, AND FRIENDS
of the Bank for Savings for the Hundred of Hinckford,
in testimony of the high Sense entertained of his able and faithful
GRATUITOUS SERVICES
as Secretary of that Institution from its first Establishment,
in the Year 1817.

Honoured and gratified as I have been, I must again be permitted to ascribe this compliment to the partiality and zeal of friendship, and to express my conviction that no services, which I have been able to render to the Institution, are worthy of such a remuneration. Of the value of the gift; of the inscription which it bears; of the benign and flattering address in which it was conveyed to me by the Chairman; and, more than all, of the good opinion in which the gift originated, and of which it is designed to be the permanent expression to me and to mine; it only becomes me to say, that

they are all as far beyond my merits as they were beyond my expectations. The only merit of which I am conscious is, that I have given a little time and a little attention in furtherance of the objects of a very important and valuable Institution ; and that, in concurrence with the Gentlemen and the Parochial Clergy resident within the hundred, I have taken my part in the direction of a machine which possesses the greatest power in improving the condition of the poor, in counter-acting those fatal influences by which their spirit is broken and their moral energies are impaired, in checking the downward progress of pauperism, in supporting the efforts of those who are struggling for independence, and in preventing them, at least, from falling into a lower condition than that which they at present occupy. In the growing success of these combined endeavours, in the entire gratitude and satisfaction of the depositors in the Savings Bank, and in the cordial cooperation and liberal approbation of my friends, I feel that I have received far more than a just reward. To whom I am especially under obligation I am not permitted to know :—my thanks are due to ALL.

The Address is printed as it was delivered in acknowledgment of the Chairman's toast ;—" Prosperity to the Savings Bank for the Hundred of Hinckford." For the additional matter, thrown into the Notes and the Appendix, the writer alone is responsible.

ADDRESS.

GENTLEMEN,

YOU will not doubt the hearty good will with which I drink "Prosperity to the Savings Bank for the Hundred of Hinckford," or the confidence with which I anticipate the fulfilment of the wish. The review of the past is such as will justify the most sanguine expectations of the continued prosperity and beneficial operation of Banks for Savings.

It is now seventeen or eighteen years since the success of Mr. Duncan's Parish Bank in Scotland^a attracted the notice of the public journals, and I suggested the expedience of making the trial in this neighbourhood to the late Mr. Majendie, who in his constant zeal to promote the improvement of the district, in which he possessed so large, so just, and so valuable an influence, instantly acquiesced in the suggestion, and called a preliminary meeting^b, which

^a See Appendix, No. I.

^b The minutes of this meeting are preserved in Mr. Majendie's handwriting: "At a meeting of the inhabitants of the parishes of Castle Hedingham, Sible Hedingham, Great Maplestead, Little Maplestead, Great Yeldham, Little Yeldham, Toppesfield, and Gestingthorpe, holden at the Bell Inn, in Castle Hedingham, on Friday, April 5, 1816, It was agreed: 1. That the purpose of Provident Institutions, or Banks for Savings, is to afford to the industrious poor an opportunity of depositing in security, and with advantage, such small sums as they may from time to time be able to save. 2. That it is expedient to form such an institution, which shall be called The Provident Institution for the Hundred of

was held in this house. Little, however, resulted from this meeting, beyond a declaration of our intentions, and the publication of a few hints in favour of the proposed Institution, which have since been printed on the back of the Depositors' Books. We waited till another year, when the Government, with the counsel and assistance of Mr. Rose, who had rendered so much service in the improvement and regulation of the Friendly Societies, had provided, through the agency of the Commissioners for the reduction of the National Debt, an unfluctuating fund, called "The Fund for the Banks for Savings," for the security and improvement of such deposits as might be received. The interval was occupied by Mr. Majendie, in conciliating the favour of the magistrates of the southern division, in an extensive correspondence with the principal gentlemen of the hundred, and in soliciting their countenance and co-operation as Trustees and Managers. When the requisite security was provided, and the first Savings Banks Act, (57 Geo. III. c. 130,) was passed, the rules of the Savings Bank at Chelmsford were taken for our model; and after being revised and simplified, as far as related to the management, under the care of Mr. Majendie, Doctor Adams, and myself, the rules of the Provident Institution for the Hundred of

Hinckford, and which shall comprehend the several parishes above named, together with such other parishes within the hundred as may be willing to concur in this measure. 3. That this Institution shall be under the direction of a General Committee, consisting of Lewis Majendie, Esq., Edward Walker, Esq., Rev. W. Herringham, Thomas Myers, Esq., George Fowke, Esq., Rev. H. Davies Morgan, Rev. Robert Stevenson, John Sewell, Esq., Rev. Lewis Way, Rev. Robert Gray, and Rev. James Sperling, who shall meet at Castle Hedingham, and shall have power to fill up any vacancy occasioned by resignation or otherwise, and to add to their numbers when they shall judge it to be necessary, and to draw up such rules and regulations as may seem to them expedient for the future advantage of the said Provident Institution."

Hinckford were proposed by Mr. Majendie, and unanimously adopted in a public meeting held at Halstead. Mr. Myers accepted the office of Treasurer; and the office of Secretary, which at my request was so arranged as to embrace the principal duties of the Clerk, and the entire management of the accounts, was committed to me.

The Bank was opened October 7, 1817, and was liable to the many objections which are the fate or the fortune of all new institutions: for some, the district was too small, for others, it was too large; some foretold, that we should never receive five hundred pounds, and others, that the sums to be deposited would be quite unmanageable by the means and resources which were at our command. The poor people also, for whose benefit the Bank was established, were jealous of our proceedings, and suspected the gentlemen of wishing to get their money into the Bank, and of insidiously endeavouring to learn what they could earn and what they could save; and they especially charged them with not allowing the ordinary rate of interest; for if, according to the sarcasm of the Edinburgh Reviewers, the country gentleman thinks that 5 per cent. is the *natural* interest of money, the poor man cannot be persuaded that it is less than a shilling in the pound. Our ground was however taken; our Bank was opened; and the fondest expectations of its first friends have been confirmed by the experience of sixteen years, in which we have witnessed the entire and uninterrupted success of the Institution^c. On the first day twelve depositors brought 119*l.* 19*s.*; and I distinctly remember that one woman parted with her money very reluctantly, and with an earnest entreaty, that, as it had been hardly earned, it might be safely kept: two of these accounts are still open, and one has been very recently

^c See Appendix, No. II.

closed. The deposits of the first day were, in the first quarter, increased to 1771*l.* 1*s.* 5*d.*; and there has since been hardly a day on which the Bank has been opened without receiving some additional deposit; and I believe that there is not a parish in the hundred which has not been more or less connected with the Institution. The total amount of deposits that has been received up to November 20, 1833, to which the account for the year is made up, is 47,571*l.* 12*s.* 2*d.*; to which is to be added, for interest received or due upon the deposits, 9714*l.* 13*s.*; making together a total sum of 57,286*l.* 5*s.* 2*d.*

Before our Bank was established, a Bank had been opened at Gosfield, under the care of Mr. Thurlow, who immediately transferred the accounts to the Bank for the hundred. Another Bank had been opened, and continues in operation, at Halstead, under the superintendence of Dr. Adams, by whose kindness I am permitted to state, that there are now 399 accounts open in the Halstead Savings Bank, upon which 13,866*l.* 0*s.* 9*d.* is due. The number of accounts open in our own Bank is 642, upon which the sum due is 21,055*l.* 17*s.* 7½*d.*; so that the total number of accounts open in the two Banks within the hundred is 1041, and the total sum due to depositors is 34,921*l.* 18*s.* 4½*d.*

In the county there were, in November 1831, thirteen other Savings Banks established at Barking, Chelmsford, Colchester, Dunmow, Epping, Harwich, Leyton, Manningtree, Rochford, Romford, Walden, West-Ham, and Witham. The sum deposited in all the Banks of the county was 299,537*l.* on 8374 accounts, including 161 Friendly Societies. In England, Wales, and Ireland, the total amount of deposits, at the same time, was 14,311,647*l.* on 429,400 accounts, including 4563 Friendly Societies.

The sum which has been deposited in the Savings Bank for the hundred of Hinckford has been deposited on 1405 distinct accounts, and in 6149 separate payments; so that, on the average, each depositor has deposited less than 34*l.* and each deposit has been less than 7*l.* 15*s.* This average is collected from the whole period which has elapsed since the commencement of the Institution, in the earlier part of which we were permitted to receive 100*l.* in the first year, and 50*l.* in any succeeding year; and the accounts of Charitable and Friendly Societies, which are under less limitation than private accounts, are included. I mention this circumstance of the small average amount of the depositors' accounts and of their several deposits, in refutation of a common objection, that Savings Banks have been much abused; that they have been, in many instances, the depositories of the rich and not of the poor. I am not prepared to affirm, that there have been no abuses, but the average amount of the several accounts, and the very large number of those under 20*l.*^d which has usually exceeded one-half of

^d In the year and a quarter after the opening of the Hinckford Savings Bank, ending December 31, 1818, there were received 684 deposits in

218 sums not less than 1*s.* not exceeding 10*s.* each;
 179 sums exceeding 10*s.* not exceeding . 2*l.* each;
 105 sums exceeding 2*l.* not exceeding . 5*l.* each;
 121 sums exceeding 5*l.* not exceeding 20*l.* each;
 41 sums exceeding 20*l.* not exceeding 50*l.* each;
 20 sums exceeding 50*l.* not exceeding 100*l.* each:—

so that, of the whole number of 684 deposits, 502 were under 5*l.* each.

On November 20, 1829, there were 487 Savings Banks established in England, Wales, and Ireland, with a capital of nearly fifteen millions; and as from the returns made from 468 of them, there were no less than 409,945 accounts open, of which 403,712 only were the accounts of private depositors; out of which there were 203,691 depositors under 20*l.* each, the average amount of each such depositor being 7*l.* 4*s.* 5½*d.*; and there were only 4979 depositors above 200*l.*, their average being 245*l.* 4*s.* 3½*d.* each,—it is evident that these Institutions have not been abused in the

the whole number of accounts, forbid me to believe that these abuses have been very many, or that they have been very great. In the state of the account made up to November 20, 1831, the average amount, including interest, was, in England, Wales, and Ireland, 32*l.*; in the county of Essex, 33*l.*; and in the Hinckford Savings Bank, 35*l.* Gentlemen, who take an active part in the management of the Savings Bank, know who are the depositors; that they are children—children, whose parents or trustees are servants, labourers, mechanics, publicans, village-shopkeepers, and farmers; that they are domestic servants, male and female; and the latter, here and at Halstead, and every where, form a very numerous* as they are a most important class; that there are some few labourers in husbandry^f and

manner generally supposed, but that they are what the legislature originally intended them to be,—places of deposit for the custody and increase of small savings belonging to the industrious classes of his Majesty's subjects.—Pratt's *History of Savings Banks*, p. xxi. November 20, 1830, the depositors under 20*l.* were 210,247 out of 412,217; November 20, 1831, they were 219,166 out of 422,441.—See Mr. Pratt's *Tables* for those years; the last accounts to which I have access.

* In the Exeter Savings Bank, out of 20,865 individual depositors, in the year 1829, there were 3497 female servants, having deposits to the amount of 102,882*l.*—See *Extracts*, published by the Poor Law Commissioners.

^f There is a prevailing opinion, that few, or no agricultural labourers are depositors in Savings Banks; and that their wages will not enable them to lay by any thing. It is an appalling, but by no means an incredible or unsupported statement, that, "if the single man could procure regular work, and could be induced to lay by as he ought to do, I think an industrious man might, in a few years, secure an independence at the present wages of the county (Sussex); but, if an industrious man was known to have laid by any part of his wages, and thus to have accumulated any considerable sum, there are some parishes in which he would be refused work till his savings were gone, and the knowledge that this would be the case acts as a preventive against saving."—See *Report of Poor Law Commissioners*, pp. 78, 79. *Extracts*, p. 46. There can hardly

their wives, mechanics, farm-bailiffs, jobbers, shop-keepers, and small farmers. These may be truly called the industrious classes of His Majesty's subjects, as they are denominated in the Act of Parliament; men who earn their bread in the sweat of their brow, and whose small savings are the fruit of their own industry and frugality. As it indicates an improvement in the management of these Societies, rather than as it shows a satisfactory state of their funds, it is gratifying to know, that there is a very large number of Friendly Societies having deposits in the Savings Banks, and that the increase of these Societies is especially remarkable in Ireland.^s Among the Charitable Societies having

be conceived a stronger motive for the concealment of savings. How creditable to the labouring classes, under these discouragements, is the recorded fact, that they "struggle, as far as they can struggle, against the oppression of the system; and refuse, as far as they can refuse, to be its accomplices;" that "in the Exeter Savings Bank, in November 1829, there were 2072 agricultural labourers having deposits to the amount of 70,688*l.*; and that the returns made in 1826, from 273 Savings Banks in England and Wales, show that, out of 288,798 depositors in those Banks, 29,020, or more than one in ten, were agricultural labourers. Mr. Tidd Pratt has stated his conviction, that the greater number of the agricultural depositors are married men, and that the number of deposits from the heads of families of agricultural labourers is actually much greater than it appears to be, since they are made by the wives of the labourers, and usually entered as from female depositors, without the addition of any specific description by which they might be known as belonging to the agricultural classes."—*Extracts*, p. 233.

^s The Friendly Societies having deposits in the Savings Banks in England, were, in 1829, 4217, with 700,418*l.* deposited; in 1830, 4117, with 655,889*l.*; in 1831, 4162, with 623,273*l.* The first Irish Savings Bank Act was passed the day before the first English Savings Bank Act; and Ireland has proved herself worthy of the privilege. The sum invested in the Irish Savings Banks, Nov. 20, 1831, on 38,479 accounts, was 1,045,825*l.*, being an increase on the former year of 4650 depositors, and 122,642*l.* in deposits; and it is of importance to remark, that in this year the large withdrawal of sums under 200*l.* in England, had reduced the total amount invested in the former year; and the sums

deposits in our Bank are six Penny Clubs; and it is an interesting proof of the prudence which yet remains among the poor, and of their constant readiness to fall into any scheme which may be proposed for their benefit, that the funds of five of these Clubs, raised within the year by weekly contributions of single pennies, amount to 155*l.* 9*s.* 8*d.* There are probably some donations in aid; but if one-fourth part be deducted for these donations, the balance raised within the year will be 116*l.* 12*s.* 3*d.* or 27,987 pence; and if this sum be divided by the 46 weeks that have elapsed, the result will be 606 weekly subscribers in five parishes, of which the population is 5067; so that more than every ninth person is a subscriber to these funds.^h

I have said, that female servants form a very large and numerous, and a most important, class of depositors in Savings Banks: let me now observe, that the Penny Clubs are very generally connected with the Sunday Schools, and

invested in the Irish Banks supplied the deficiency and increased the aggregate amount. The Friendly Societies having investments in the Irish Savings Banks were, in 1829, 132, with 12,570*l.*; in 1830, 171, with 11,966*l.*; and, in 1831, 234, with 10,609*l.* The account of the Waterford Savings Bank to Nov. 20, 1833, affords a cheering evidence of improvement in that class which most required it; and those amendments in habits of industry and frugality will produce the most sensible effect on the character and condition of the country. Several deposits have been withdrawn, as might be expected in a necessitous population; but a balance of 75,000*l.* remains due to 2770 depositors successfully pursuing the road to independence, by industry, temperance and thrift. This is no small matter in a country where it has been the custom to live from hand to mouth, and where it is a new thing for those who live by their own exertions to take any thought for the morrow.—*Morning Herald*, Dec. 20, 1833.

^h The parish of Great Maplestead is omitted, as the account has been carried on for more than the current year. The other parishes are, Althamstone, Belchamp Walter, Bulmer, Castle and Sible Hedingham. In Castle Hedingham the subscriptions have been appropriated to the purchase of clothing for children, blankets, and sheets; the subscription

that the girls are the chief contributors. When these girls go into service, their contributions to the Penny Clubs are often continued, or else exchanged for deposits in the Savings Banks; and the habits of thrift and economy, which have thus been instilled into them, and of the practical advantages of which they cannot be insensible, will not fail them in the choice of their husbands and the fulfilment of their household duties, when they become the wives of poor men, and the mothers of poor children. This is a speculation upon which I have no doubt; but I am content to rest upon the simple facts of the success of the Penny Clubs, and of the large number of female depositors in the Savings Banks; and I am mistaken if they do not justify the assertion, that there is still a right feeling, a kindly relation between the rich and the poor in the country; that the *clodpoles* and the *chopsticks* are not so worthy of all the contemptuous ridicule that is thrown upon them; that the peasantry are not so blind to their domestic duties or their domestic interests, nor so destitute of friendly assistance and advice, as the agitators of the towns would represent them. In respect of the period at which the several Savings Banks were established, of the number of depositors, and the

for each pair of sheets is three-half-pence a week. The following account exhibits the number of children clothed, and the number of blankets and pairs of sheets sold in each year:

	Children.	Blankets.	Sheets.
1829	56	—	—
1830	70	84	
1831	79	106	30
1832	75	38	44
1833	55	44	63
1834	47	45	76

The children of the Sunday School are also encouraged to buy Bibles and Prayer Books by penny subscriptions, and are found ready to avail themselves of the privilege, and to purchase books of considerable value.

amount deposited in them, the agricultural will bear a most favourable comparison with the manufacturing districts.ⁱ In the great manufacturing counties of Cheshire, Lancashire, Nottinghamshire, Staffordshire, and Warwickshire, the population is 2,644,057; the number of depositors is 57,618, or 1 in 45 of the population; and the amount of the deposits is 1,890,474*l.* or 14*s.* a head on the population. In the agricultural counties of Bedfordshire, Berkshire, Devonshire, Dorsetshire, Lincoln, Shropshire, Suffolk, and Sussex, the population is 2,002,471; the number of depositors is 71,981, or 1 in 27 of the population; and the amount of the deposits is 2,418,144*l.* or 24*s.* a head on the population. The contrast between Devonshire and Lancashire is especially striking. The Savings Bank at Exeter has always vied with the largest Institution in the metropolis; and, in the amount of its deposits, the Savings Bank at Birmingham, where the population in 1821 was 106,722, was, in 1830, surpassed by that at Reading, where the population was but 12,867; and in 1829 by that at Colchester, where the population was 14,016.

Gentlemen, whose property and residence are in the country, may therefore challenge the competition of the manufacturing districts in this work of beneficence, and rejoice in every effort and every inquiry that is now making to abate the mortality, the disease, the licentiousness, the intemperance, the destitution, the want of moral and religious instruction, which have been suffered to accumulate and prevail,^k especially in the neighbourhood of Manchester. But, from our more intimate acquaintance with the several

ⁱ See Appendix, No. III.

^k See Robertson's *Remarks on the Health of the English Manufacturers. Inquiry into the State of the Manufacturing Population.* Doctor Kay's *Moral and Physical Condition of the Working Classes employed in the*

classes of depositors, and from our better opportunities of observing the good that has been done, it is not for us, Gentlemen, to grudge or complain of the cost. The moral benefit that has been effected must be balanced against the pecuniary loss that was necessarily sustained in giving the first impulse to these Institutions, when the depositors received 4 per cent. which was for a long period the ordinary rate of interest, although the Government allowed on the debentures the high interest of 4*l.* 11*s.* 3*d.*; and the sudden rise of the funds embarrassed the proceedings of the Commissioners, and created a considerable difference between the rate of interest paid or credited to the Savings Banks and the rate of interest received by the Commissioners on the stock which they purchased.¹ The interest, however, has since been reduced; the depositor is not allowed to receive more than 2½*d.* per cent. per day; and whatever part of the balance of the whole yearly interest, or 3*l.* 16*s.* 0½*d.* allowed on the receipts, is not appropriated in the expense of management, is, from year to year, reserved as a Surplus Fund in the hands of the Commissioners, without interest, and must now amount to a very considerable sum. I cannot but think that this is a very equitable arrangement. The depositor on his small deposits is receiving nearly the same interest as the fundholder at the present price of stock; his deposits have the same security, without being liable to any fluctuation; and he is free to accept or refuse the interest which is offered. Whatever is not necessary to meet the

Cotton Manufacture in Manchester: and that work of melancholy interest, *The Effects of Arts, Trades and Professions, on Health and Longevity*, by C. T. Thackrah, Esq.

¹ The interest received by the Commissioners on Stock purchased from August 6, 1817, to November 20, 1829, was 3,774,290*l.* 17*s.* 6*d.*; the interest paid or credited to Savings Banks and Friendly Societies, was 4,576,308*l.* 17*s.* 6*d.*; the loss, therefore, was 802,018*l.*

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562.



which were honestly and usually withdrawn, to 3 per cent. on the sum invested.^o A conspiracy of nearly half a million of people, scattered throughout England, Wales, and Ireland, to injure public credit at the risk of their own ruin, was never very probable; the experiment has proved its futility; it has tried the spirit and temper of more than one party; it has shewn that the mischievous have but little weight in the Savings Banks, in which the depositors are of a very different class and character—the prudent, the quiet, and contented.

The natural effect of these restrictions has been, that considerable sums have been withdrawn from the Savings Banks. In the two years ending Nov. 20, 1831, more than 1000 sums exceeding 200*l.* each were taken out; and in the fifty-four weeks ending Feb. 9, 1833, the sum of 1,264,118*l.* was paid by the Commissioners, being about 500,000*l.* more than was received within the same period. This is, however, no occasion of despondence or alarm to such as take an interest in the savings of the poor. The large depositors in the Savings Banks have been converted into small fundholders: small sums are continually offered upon the Stock Exchange, and there has been a large and rapid increase of the receivers of dividends under 5*l.* and under 10*l.* In the mean time, although the Savings Banks, as it is most important to observe, are acting under two systems, paying large accumulations and receiving limited deposits, so that if one person withdraws 300*l.*, ten persons must deposit the full amount of 30*l.* each to supply the deficiency, they are hardly sensible of the pressure; their fluctuations afford no indication of the decay of national prosperity; they can hardly be called stationary, if in their true use and operation they are not highly pro-

^o See Appendix, No. IV.

gressive; and I have the best authority for stating, that their present state of action exceeds the most sanguine expectation. I would here beg leave to observe, that the fourteen millions invested with the Commissioners, form but a small part of the sums that have passed through the Savings Banks. It is long since the sum invested exceeded twelve millions; and for some years, the operation of the Banks for Savings has resembled that of a joint-stock company, with an invested capital, more than any thing else: one depositor takes out what another puts in; so that although all these proceedings are annually submitted to the Commissioners, they have comparatively but little effect upon the amount of the stock invested. In this view the good which the Savings Banks have effected is beyond all calculation; and while the public attention has been fixed only upon the fourteen millions which have been invested, they have probably opened a channel, through which more than forty millions have passed, and yet there has been nothing withdrawn from the general circulation of the country^p. The hoarded gold has been drawn out of its lurking-place, and made available to the public, with interest and security to its owner; and in respect of the whole mass invested there has been a transfer, but there has been no abatement or increase of the funded capital; the stock has changed hands, but the Commissioners have not been able to buy what individuals have not been willing to sell. Considerations of this kind may remove the apprehensions of such as

^p "The institution of Savings Banks has had a powerful influence in preventing hoarding, and has brought a very considerable quantity of coin into circulation that would otherwise have been locked up in the chests or pockets of individuals. We have heard the influence of the Savings Banks estimated, as being equal, in the respect now mentioned, to an addition of 2,000,000*l.* to the metallic currency of the empire."—*Ed. Rev.* No. CIX. p. 58.

are afraid of the effects which an excess of parsimony may produce on the trade and circulation of the country.

I have fallen into this opinion, Gentlemen, from observing the proceedings of our own Savings Bank, in which I see that the last receipt for money invested bears date March 17, 1828. At that time our investments, with interest, amounted to 18,998*l.* 5*s.* 6*d.*, and the interest since added to our account has been 4,704*l.* 9*s.* 7*d.* But though we have received new deposits to the amount of 15,760*l.* 2*s.* 5½*d.* we have kept the whole of this sum in circulation, and have also withdrawn a certain portion of our investments to meet the demands of depositors, who have received, within the same period, 18,219*l.* 13*s.*; and if a stranger had been present to see the manner in which these sums have been taken out, the thankfulness with which the depositors have received what they required, and the earnest hope which many have expressed that they should soon bring it back again, he might have supposed that the depositors were borrowing, rather than receiving what was justly due to themselves,—the fruit of their own frugality. Of the sum of 57,286*l.* 5*s.* 2*d.*, the total amount of deposits and interest received, there remains in our hands, after paying the expenses of management, and including the amount of the surplus fund, 21,670*l.* 3*s.* 10*d.*, and we have paid at different times to depositors, 35,414*l.* 4*s.* 11*d.* This may seem a large sum, but it has not been thrown away; it has been prudently saved, and we hope that it has been prudently spent:—it has gone to furnish the cottage, the shop, and the little farm; it has paid the purchase of the freehold and the fines of the copyhold; it has been used in apprenticing the child; and some of it has come back again in the shape of a deposit for the children of former depositors. The capitalist may smile at the amount of the sums deposited and withdrawn; but we

who live in daily intercourse with the poor, see their effects in the improvement of their habits, their manners, and their condition; and if our eyes could be closed against the benefits that are spread before us, our ears should be opened to the affecting anecdote which is recorded of the Irish labourers in the metropolis, who form a considerable class of depositors in the Bishopsgate Savings Bank, in which, when their deposits amount to about thirty pounds, they usually withdraw them on their return to Ireland^a; and it may be, that they carry them as emigrants to Canada. A new race has been formed, Gentlemen, and a long succession of depositors will not be wanting. Our funds have not been reduced; the number of our depositors has been increased and is increasing. Mr. Scalé, at Braintree, and Dr. Walton, at Birdbrook, will bear witness that there has been no diminution of our transactions: within the last year there have been 82 new depositors, and 451 deposits have been received. The number of depositors, and the sums deposited, are larger now than they have ever been; and it is a clear proof that our Institution is proceeding in all the vigour and energy of its youth; that the number of deposits received within the last four years has exceeded, by two hundred, the number of deposits received within the first four years^r. The bags of silver and gold, the old guineas and the crown pieces, have long since been gathered under our care. The *hutch* of the cottager has now but few temptations for the thief; but the savings of industry and frugality have not been exhausted.

Gentlemen, in this room, at the usual meeting of the magistrates, there are often exhibited sad and sickening

^a Report of Select Committee on Life Annuities, ordered by the House of Commons to be printed 4th June, 1829, No. 284, p. 34.

^r See Appendix, No. V.

details of the wants and woes of the poor, of their depressed and degraded condition, of their importunity, their recklessness, and their crimes. It is consolatory to know, that there are signs of a better character remaining. At the late meeting of the Agricultural Club, there were brought before you the skilful ploughman, the aspiring ploughboy, the tried and faithful servant, and the man who is bringing up his family without relief from the parish*. I must be allowed to recognize in the latter a member of our Friendly Society, and the father of a depositor in the Savings Bank. The encouragement of agricultural skill and industry, and the promotion of every scheme which promises to assist the poor man in his honest endeavour to preserve or improve his condition in society, are acts of the same beneficence, and will not fail of the double blessing which belongs to him that gives and to him that receives. In fostering these

* The premiums for length of service were awarded to William Wright, who had lived upon the same farm, in the parish of Toppenfield, 56 years without intermission; to Joshua Claydon, who had lived upon the same farm, in the parish of Yeldham, 48 years; and to Elizabeth Jackson, who had lived as dairy-maid and servant 19 years upon the same farm in the parish of Yeldham. A small subscription, in aid of the rewards offered by the Club, was raised in the parish of Castle Hedingham; out of which, premiums were given to John Andrewes, who had served Mr. Stammers more than 39 years; to Samuel Radley, who had served the late Mr. Majendie 36 years; to Samuel Smith, who had also served Mr. Majendie more than 30 years; and to John Basham, who had worked in the same maltkiln 55 years, ever since he was a boy of 10 years of age. Premiums were also given to Charles Hale, who, with five children, and in the occupation of five or six acres of land, had never, but on one occasion of severe illness, received parochial relief; and to Edward Beckwith, Charles Parr, and Edward Deeks, who have brought up their children so as not to be burthensome to the parish. John Andrewes has been the father of 19, and Charles Parr of 18 children, and each has 12 children living, not one of whom receives relief from any parish. Andrewes had eight children in service, of whom one had been 18 and another 13 years in the same places.

Institutions, Gentlemen are offering the security and protection which it is the duty of their station to offer; they are inspiring the poor man with confidence, they are confirming him in his affectionate attachment to his superiors, when they are thus holding out to him the right hand of fellowship on which he is prone to lean, and which he loves to embrace. When the Savings Bank was first established, our motives were doubted, and our security was almost suspected. In the panic of 1825, but one man withdrew his deposits; one or two inquiries were made, and were easily satisfied. I went down to the Bank, for four weeks in succession, with three hundred pounds in my hand, and not a demand was made. Is it nothing, Gentlemen, to the security of our station; does it add nothing to the stability of public credit, that this confidence is reposed in us, and, through us, in the institutions of the country?

Without dwelling on individual or local instances, without inquiring under what circumstances many have withdrawn their deposits from the Savings Banks, let me mention that in October 1832, and January 1833, there were 87,176 fundholders, receiving half-yearly dividends not exceeding 5*l.* and that in three years this body had increased by nearly 4,500 persons; ^t that at the same period there were 44,648 persons receiving half-yearly dividends not exceeding 10*l.* and that this body had increased by 2,400 persons in the same period; to these let me add, that there were, on Nov. 20, 1831, no less than 422,441 depositors in the Savings Banks of England, Wales, and Ireland. If each of these persons has but a father and mother, or a brother and sister, or a son and daughter, there will be more than 1,500,000 persons, in the humblest classes of society, interested in the prosperity of the country,

^t See Appendix, No. VI.

in the maintenance of public credit, and in the suppression of public tumult, as an invasion of their personal and private property. The political importance of these facts I leave to your private consideration; it cannot be too deeply felt, it cannot be too loudly proclaimed. I only wish that the argument for the stability of property, arising from its vast and minute division among the industrious classes, (and the observation applies to the landed as well as the monied interests^u.) could be published in all the courts and corners of the metropolis; and that, from the mouth of the Thames to the mouth of the Shannon, there could be but one sentiment,—that there can be no combination against property, or against taxation, without a conspiracy against the fundholder and the depositor in the Savings Banks^x. The moral picture is equally gratifying. The number of persons enrolled in the Friendly Societies^y has often attracted the

^u See Appendix, No. VII.

^x "Whatever a few demagogues may imagine, the people, generally speaking, see clearly that, if it were possible successfully to resist the payment of the Assessed Taxes, the example, once set, would be acted on in the case of other taxes; and that they would lose ten times more by the consequent destruction of public credit, than they would gain by getting rid of a burthen nine-tenths of which are borne by the landlords." *Edin. Rev.* No. CXVI. p. 438.

^y I have pleasure in repeating, that "in the sickening details of increasing pauperism and crime, it is consolatory to reflect, that these institutions have had their rise and progress simultaneously with the increase of the parochial assessments; and while they are sensibly affected by the state of the country, they prove that there is yet a large body of the labouring classes who may be depended upon, who still refuse to throw themselves entirely upon their parishes, and who are *able and willing*, under kind and wise treatment, to make exertions for their own support."—*Expedience of providing Assurances for the Poor*, p. 28. It is highly gratifying to confirm this statement by a valuable communication to the Poor Law Commissioners, *Appendix*, (A.) p. 6:—"Sir F. Eden, in his History of the Labouring Classes, derives Friendly Societies from the ancient guilds, and he gives translations from the Saxon of Articles of Friendly

attention of foreigners to the character of our people. To these are now to be added nearly half a million of persons having deposits in the Savings Banks, not exceeding 30*l.* on the average, and including that most interesting class, the 219,166 depositors, whose deposits are under 20*l.* and who are still persevering without being able to reach so high an average as 8*l.* each. Surely of such a people there is yet no cause to despair; surely of such a people it is not presumptuous to commend the virtue, or impolitic to affirm the interest which they have in the State; surely on such a people it is no vain enthusiasm to hope and to pray, that the blessings of God's providence will never fail to descend.^z

Societies which existed before the Conquest. These guilds continued to the reign of Henry VIII., by which time they had lands and wealth attached to them sufficient to attract the rapacity of that monarch, who confiscated their property in common with that of the religious and various other charitable societies. The members of Friendly Societies nevertheless continued to meet, and kept alive the fraternal and charitable spirit which caused their institution. This spirit began to diffuse itself, particularly among the most respectable of the labouring classes, about the end of the seventeenth century, and made a rapid progress during the last; so that we find, by Parliamentary Returns of 1803, that there were then established in England and Wales, 9672 Societies, including 704,350 persons. This number, then, *approached nearly to the number of persons relieved by the poor-rate*, which, according to the same Returns, amounted to 1,039,716; and there can be little doubt, but that a large number of paupers would have been added, had not such Societies existed. By the Returns of 1815, it appears that the Societies were still increasing, and then contained 925,439 members, *exceeding the numbers then relieved by poor-rate by 29,446*. Thus, a majority of those who feel that their ordinary resources are not sufficient to provide against the common casualties of life, have, in opposition to all that has been said of the degraded state of our poor, voluntarily contributed to supply, in a great measure, this deficiency. This manifests a spirit highly to the credit of the poor, and which, I think, highly deserves to be encouraged."

^z "The poor deserve all the attention we can give them. They are

I have but a word to say of the expenses of management. We began without any subscription, and it was never needed. The first expenses were paid out of the surplus of interest accruing within the year; and those which have been incurred within sixteen years, in the management of 57,000*l.* received, and 37,000*l.* paid back again, exclusive of the loss of interest on the balance in hand, have amounted to no more than 201*l.* 16*s.* 5*d.*

Gentlemen, for the advantages which we have bestowed

grateful and respectful to their superiors, and most kind one to another. If treated with harshness, contempt, or neglect, they will resent it—and they have a right to do so: but let any one manifest an interest in their concerns—address them kindly—assist them with discrimination—refuse, when necessary, with mildness, and reprove with temper; and he will never find reason to complain. As the almoner of public charities, I have been brought into contact with thousands of them of all grades—from the respectable artizan down to the imprisoned felon, or the wretched inmates of the lowest abodes of vice.—I have never been treated with disrespect; and have far more frequently had reason to blush at the excess of their gratitude, than to reproach them for unthankfulness. Their kindness to one another in their distresses is most exemplary and affecting. When pleading for a neighbour, they will indeed represent the absence of every claim upon themselves, and their inability to afford any assistance; but when the aid they have been soliciting has either been obtained or denied, they will cheerfully divide their morsel, and perform, voluntarily and gratuitously, every service. Their faults are on the surface, and are often nothing more than that coarseness of manner which belongs to their station; but whoever will study them thoroughly, will be compelled to admire their general character, and will feel it an enviable privilege to be enabled to relieve distresses, in which it is impossible not to sympathize.”—Communication of Edward Osler, Esq., Surgeon, of Falmouth, to the Poor Law Commissioners, *Appendix*, C. p. 180. These beautiful expressions of an enlightened and practised benevolence, may be illustrated by the anecdote of a journeyman miller, who lately deposited his savings in the Hinckford Savings Bank, that they might be in readiness to put out his orphan brother an apprentice. “Poor little fellow,” he said to me, “what can he do? What should I have done, if I had been left at his age?”

upon so many of the deserving poor, at so little cost, we are under obligation to the late Mr. Majendie, whom we should consider the founder of this Institution, and who never failed to take the liveliest interest in its welfare, and to render every aid which his many avocations allowed. We are under obligation to our late and to our present Treasurers; to the former, for the benefit which we derived from his mature experience at our first foundation, and in a subsequent crisis of considerable difficulty; and to the latter, for the constant and punctual attention which he gives, and ever has given, to the affairs of the Bank. We are under obligation to the Trustees, who are always ready to give their signature, and to examine and attest the state of the accounts. We are under obligation to the Managers, who assist in these offices, and in transacting the business of their neighbours: and we are under especial obligation to the Parochial Clergy resident within the hundred, who know the circumstances and possess the confidence of their parishioners, and are always at hand to advise and assist them. We are also under obligation to Mr. Tidd Pratt, the Barrister appointed for revising the Rules of Savings Banks; and to Mr. Higham, the Comptroller of the National Debt, for the courtesy and politeness with which their correspondence with us is conducted. We are under obligation to the gentlemen of the Braintree Bank, and to their agents in London, for the punctuality and accuracy with which our business at the National Debt Office is transacted. We are under obligation to the farmers attending the Braintree market, for the frequent conveyance of parcels with such care, that not one, I believe, has ever been lost or miscarried: and we are under obligation to Mr. Carter, at whose house we find every accommodation which we need, and whose assistance we have again and

again received in preparing the Annual Statement. Indeed, Gentlemen, you must allow me to say, that I am not the chief or the only person to whom you are indebted. Mine is but the ordinary winch that is used from week to week in winding up the machinery; within, there is a spring of more than earthly mould and temper, which gives to the whole its own character of quiet, useful, and beneficent operation.

Gentlemen, I have trespassed too long upon your time and attention. The manner has, I fear, been tedious: the subject, I am persuaded, cannot fail to be interesting. To congratulate you on the prosperity of the Institution under your care, and to state the grounds of my congratulation, I thought the best return that I could make for the unmerited honour and obligation which you have been pleased to confer upon me, and for which I beg to repeat to each and all of my friends, to those who are absent and those who are present, my humblest and my heartiest thanks.

A
BRIEF MEMOIR
OF
THE LATE LEWIS MAJENDIE, ESQ.
OF HEDINGHAM CASTLE.

IN the course of an evening, spent in the most cordial unanimity and brotherly kindness, the name of Mr. Majendie was introduced with a just and happy allusion to his public services and his private worth. It has been the happiness of a large portion of my life to be in daily intercourse and the most unreserved friendship with him; and to possess the best opportunities of observing the devotion of his powerful mind to the public service, and the consistency of a character of irreproachable honour and integrity, founded upon religious principle.

Mr. Majendie was born January 3, 1756, and was the youngest of the two sons of the Rev. John James Majendie, D.D., successively Prebendary of Worcester and Canon of Windsor. Dr. Majendie was descended of the exiles whom the revocation of the edict of Nantes drove for refuge into this country; and he was distinguished in the literary circles of his age, and by the zeal which he felt in promoting its religious charities at home and abroad. He was much in the court and confidence of Queen Charlotte, who used his

services upon different occasions, and valued his advice as that of "an honest man:" and his son always spoke with the highest reverence of his goodness, his probity, and his piety. His influence with the Royal Family was chiefly used in recommending works and men of merit to their attention; and there is a delightful record of Dr. Beattie's interview with the king and queen at Kew, upon his introduction:^a and it was he also who brought the case of the Vaudois to the notice of the sovereign, and who suggested the issue of Royal Letters, under which a public collection was made throughout the kingdom, in favour of that interesting portion of the Protestant Church, whose pastors still continue to partake of its benefits.^b

The widow of Dr. Majendie was a lady of the most polished manners, sound sense, matured knowledge of the

^a Forbes's *Life of Beattie*, Vol. I. pp. 347—355.; Vol. II. p. 64.

^b "In the year 1768, his Majesty was graciously pleased to grant his Royal Letters Patent in favour of the Vaudois Churches in the valleys of Piedmont, to empower them to solicit the contributions of well-disposed persons to 'enable them to maintain the Ministers, Churches, Schools, and Poor, which they were not able to support in any tolerable manner.' His Majesty was also pleased to direct, that the amount of this charitable collection should be paid into the hands of the Incorporated Society for the Propagation of the Gospel in Foreign Parts, and by them invested in Government securities, the interest of which should be appropriated to the religious uses of the Protestant inhabitants of the valleys of Piedmont. In obedience to these directions the Treasurer was empowered to receive the contributions, and to carry into effect the gracious designs of his Majesty; since which period annual stipends have regularly been paid to the thirteen Pastors of the valleys of Piedmont, independently of certain small allowances to the widows of the deceased ministers. By the accumulation of the excess of interest, and other gratuities, the capital sum has been raised to 10,000*l.* three per Cent. Bank Annuities, which has enabled the Society to extend the gross amount of the salaries to 292*l.* per annum, for which sum the thirteen pastors draw upon the Treasurer." —See Abstract of the Proceedings of the Society for the Propagation of the Gospel.—Gilly's *Excursion to the Mountains of Piedmont*, pp. 85, 277.

world, and unsullied purity of character and conduct. Her sense of propriety, and her refinement of thought and sentiment, were such as might have been almost judged fastidious; and she would certainly not have courted the intimacy, or have been desirous of the charge of any young lady, whose correspondence was not entirely open to her inspection: but the grace and elegance of her conversation, full of information, and free from all asperity and censoriousness, and the sweetness of her temper, unabated by years of painful suffering, threw a charm around her, which won the confidence and respect of all who knew her, and especially attracted the homage of the young. This excellent and accomplished woman possessed, through life, the fondest affection of her son. In grateful remembrance of the kindness with which she cherished the delicacy and the timidity of his youth, he suffered her to possess the most entire influence over his heart and mind,—deferred to her judgment, upon all occasions, without the least reserve; and shielded and solaced the infirmities of her declining years, with a filial piety which has been seldom equalled, and never excelled.

Mr. Majendie was educated at the Charterhouse; from whence he was removed to the University of Gottingen: and little memorials are still extant in his family of the estimation in which he was held by those who had the charge of his education, both in England and in Germany. He afterwards entered into the army, receiving a commission in the 15th, or General Elliott's, Light Dragoons; and his personal advantages at the time were such as to secure to him, and to the late Earl De la Warr, the title of the two handsome Aides-du-Camp of General Johnston. At the same time, his mind and manners were so pure and uncorrupted, that he had no scruple in reproving the

Alderman of a certain Corporation, with which he had been invited to dine, on the grossness of the conversation which had been suffered to prevail at the table, which was unknown in the mess-room, and which the striplings of the army would have been ashamed to indulge. The protection of his acquaintance was naturally sought by the young men of family who joined the regiment; and when his merits subsequently underwent a jealous scrutiny among the ladies of Hedingham, before his introduction to their acquaintance, the inquisition was suppressed by the quiet remark of a gentleman, that he had never heard him spoken of but in terms of the highest commendation.

In the year 1783, Mr. Majendie was united in marriage with the daughter of Sir Henry Hoghton. Miss Hoghton was the granddaughter of William Ashhurst, Esq., of Hedingham Castle. Her mother died shortly after her birth, but her grandmother, Mrs. Elizabeth Ashhurst, who survived her husband for the long period of fifty-five years, was yet living to receive the kind and respectful attentions of Mr. Majendie. It was shortly after his marriage, and taking possession of his wife's inheritance of Hedingham Castle, that he received the quaint admonition from Mr. Timothy Hollis, a relation of the family, that, having this estate, he should not waste his time and talents in disturbing the timid hare, but exert himself in fulfilling the duties of a country gentleman. The experience of half a century has proved how scrupulously the charge was observed.

To the sports of the field Mr. Majendie was never addicted: in its labours he always took the deepest interest. His proficiency as a botanist had prepared him for the cultivation of the field and the garden; into the latter of which he introduced many new specimens from the Botanic Garden of Mr. William Curtis at Brompton, whose zeal in

‘naturalizing foreign plants, and diffusing a taste for flowers, it was the fashion to encourage by annual subscriptions among the nobility and gentry; and who found in Mr. Majendie, not the distant patron, but the friend and correspondent of congenial pursuits.’^c Of fruits, the pear was the favourite object of Mr. Majendie’s attention, both for his own use and for liberal distribution among his friends: and his plantations were carried on to such an extent, and with so much skill and judgment, as to attract the repeated notice of the Society of Arts, from which he received a medal for “oaks planted,” MDCXCII; two medals for “ten acres Spanish chesnuts planted;” and for “seven acres ash planted,” MDCXCIV; and a fourth medal for “ash planted $7\frac{1}{2}$ acres,” MDCXCVII.

A considerable portion of land was always in his occupation; and I believe that the first field of potatoes that was grown in the neighbourhood, was grown upon his farm in the year 1805, to the great astonishment of some of the farmers, who could hardly anticipate the use that would afterwards be made of this nutritious vegetable, which Mr. Majendie professedly planted, that the crop might be a reserve for his stock in the month of April.^d He also cultivated the white clover for seed with singular success; and produced a sample remarkably fine, and exceeding any

^c See Curtis’s *Flora Londinensis*, Vol. II. Fasc. 6. *Trifolium Ochroleucum*; or Yellow Clover. “In some parts of Essex, especially about Dunmow, it is especially abundant We have received roots of it also from Lewis Majendie, of Hedingham Castle, Essex, of whose knowledge in agriculture, and of whose zeal in promoting his country’s best interests, the annals of agriculture afford ample testimony.” Mr. Majendie possessed the friendship of Sir Joseph Banks, at whose house he attended the meeting of an association out of which the Linnæan Society was afterwards formed. Of this Society Mr. Majendie was a Fellow from its foundation to his decease.

^d Young’s *Agriculture of Essex*, Vol. I. p. 389.

foreign in the market.* His method of sowing wheat after beans attracted the further notice of the Society of Arts, from which he received a premium of twenty guineas, which he laid out in the purchase of two silver gilt cups, bearing the appropriate inscription:—

Hic tibi copia
Manabit ad plenum benigno
Ruris honorum opulenta cornu.

In the year 1793, he was elected the first Vice-President of the Society that was formed in the county for Encouragement of Agriculture, and delivered a very sensible and elegant address upon the occasion; in such estimation was he held within a few years after his introduction to the county; and this estimation he never forfeited. In the following year he was nominated an Honorary Member of the Board of Agriculture, and he lived in the most friendly intercourse with its Secretary, Mr. Arthur Young; who, in his “General View of the Agriculture of Essex,”† gives a plate of the useful and effective standings for wheat ricks, which he had built; and records the success of his plantations, and his system of securing a profitable consumption of his straw, hay, turnips, &c., by purchasing bullocks from October to December, and selling them fat within the year; and this conversion of food into beef and mutton, which Mr. Young calls the most difficult part of the farmer’s business, was prosecuted by Mr. Majendie to the end of his life. Mr. Young also inserts at length Mr. Majendie’s communications on Essex under-draining, and on his experiments upon grasses.‡

Mr. Majendie had usually a large flock upon his farm,

* Young’s *Agriculture of Essex*, Vol. II. p. 13.—Compare p. 115, note.

† Ibid, Vol. I. p. 389. Vol. II. pp. 144, 299.

‡ Ibid, Vol. II. pp. 169; 109—121. See Stillingfleet’s *Observations on Grasses*, Works, Vol. II. pp. 262, 310. The Editor notes “a decisive

successively of the Norfolk, Ryland, and South-Down breeds. With the Ryland he attempted to mix the Merino, and was pleased in having, and in distributing among his friends, cloth manufactured of the wool of his own growth. He was also largely engaged in the cultivation of hops ; and Mr. Young^h records a very capital improvement of Mr. Majendie's proposition, which consisted in the embankment of the river, that forms the boundary of the marsh, and being often choked up with weeds and mud, inundated the ground, and prevented many operations from being performed at the right season. He afterwards erected a very extensive kiln, in which the crop was managed with

experiment made with *foxtail* by Mr. Majendie." These experiments consisted in realizing, as an agriculturist, and upon a large scale, the suggestion of Mr. Stillingfleet, in making a particular selection of the grass to be cultivated, instead of taking the refuse of the hayloft with all its noxious weeds, and in procuring the pure unadulterated seed of the distinct species by sowing it in the garden or in the field, and gathering the ripe seeds by the hands of children, or reaping it in the manner of wheat. Ground suited to the plant was sown with the seed thus collected, and carefully cleared of the natural weeds, which the cultivated grass, as it spread itself over the soil, eventually exterminated. The grasses selected for these experiments were the *meadow foxtail* and the *meadow fescue*, as these seemed to be highly useful in agriculture : but Mr. Majendie anticipated a period, when the farmer would be able " to procure the seeds of the best grasses in quantities sufficient to enable him to form his combination of them upon just principles :—first, by adapting the grasses to the soil intended to be sown ; secondly, by selecting, as much as may be, such grasses as produce the greatest quantity of hay or pasture, ripen nearly at the same time, and possess the greatest degree of perenneity." The great object was to assimilate the culture of grasses to the culture of other plants ; and the result has not only been that excellent and permanent meadows have been formed, where the operation had been previously attended with much difficulty, but that select seeds may now be procured of the principal seedsmen, and pastures may be laid down with a certainty of success not previously anticipated.

^h Vol. II. p. 49. The marsh has been under hops since the reign of Queen Elizabeth.

so much skill and care, as to bear a high name and character in the market, to which it was carried as soon as it was ready for sale, without being ever reserved for the chance of speculation.

Under his care, the mansion-house underwent many judicious alterations; and the demesne was cleared of several cottages with which it was encumbered, and which were rebuilt in other situations, on the principle of never removing one cottage without erecting another. The history of the ancient castle naturally engaged his attention; and from the Court Rolls, and other documents which he possessed or collected, he drew up, in 1796, an account of it, illustrated by plates from original drawings, made at his expense, which was afterwards published by the Society of Antiquaries; of which, as also of the Royal Society, he was a Fellow. Towards the end of his life, the roof and floors of the castle were put into a state of substantial repair; and some of the arches in the galleries were plainly restored under the direction of Mr. Hopper; and it was often in Mr. Majendie's contemplation to rebuild the two dilapidated turrets. With the same taste and liberality he removed many obstructions that disfigured the original architecture of the church; the vane and dials of which were his donation to the parish, as was also a small silver chalice for the use of the aged communicants, in whose comfort he always took the most compassionate interest. He also placed a meridian in his own garden, which was the means of regulating the clock of the village.

With the material fabric of the church he connected the means of morally improving the people; and in the year 1786, within a short period of his residence in the country, he established the system of Sunday-schools, which had been recently recommended by the active benevolence of

Mr. Raikes of Gloucester, on the suggestion of the Rev. Thomas Stock, the Head Master of the Cathedral School. Under his liberal patronage, schools were opened both at the church, and at the meeting-house of the Protestant Dissenters in the village; and Mr. Majendie continued for seventeen years to support them both at his own expense, and at a cost of not less than two hundred guineas. When the system was perfectly established, the charge was transferred to the parish, and accepted with a just and cheerful acknowledgment of the liberality of his contributions; and it was only under a petty and mistaken economy that this arrangement was superseded, and each school was thrown upon the voluntary subscriptions of its supporters. Under this change Mr. Majendie's liberality was not wanting in favour of the school at the church; and, from the time of their foundation to the time of his death, he never failed to give a small donation at Christmas to every child of the parish attending either of these schools. He was not the man to speak much, in a good or an evil sense, of the *march of intellect*, as it is called; he would sometimes regret, that there was not a corresponding progress of moral improvement; but there were nevertheless occasions, on which he was impressed with a high sense and admiration of the increased intelligence of the people; and he took delight in reading the letters, and listening to the conversation of soldiers, and other men of humble birth and neglected education, as they fell in his way, and, with a smile on his countenance, he would often wish for life to see the development of the many improvements that every day was introducing. It is not necessary to repeat the interest which he took in the establishment of the Savings' Bank: the last effort of his public life was to recommend the benefits that might be anticipated from the improved Friendly

Society for the Hundred of Hinckford, and to assist in the deliberations of the Committee, by which its regulations were prepared.¹

It is to Mr. Majendie that the neighbourhood is indebted for the introduction of vaccination; and it was he who brought the first charge of vaccine matter from London, with the intention of trying it in his own family, and with his own hand, if the surgeon should be unwilling to undertake it. In the administration of it, he adopted a plan which has produced the best effect:—he required the mothers to bring the children to his house, where the operation was performed, and the names of the children were entered in a book; the children were again brought up at the proper intervals for examination, and the progress of the disease was carefully investigated, and distinguishing marks attached to each name, as the appearances were, or were not, satisfactory. The obvious result has been, that the small-pox has been almost suppressed in the parish; the children have not been merely *cut*, as it is called, and left without inquiry whether they have been infected with the virus, to spread or to take the natural disease, which is lurking without any antidote or palliative in the constitution. Mr. Majendie was a Member of the Jennerian Society.

In the troublous times in which his lot was cast, he took an active part in the formation of a corps of Yeomanry, and in the contributions to what was called the Loyalty Loan. On various other occasions, as of the Jubilee in 1809, and the Peace with France, he contributed liberally to cherish the kindly feelings of the poor, and to enlist them on the side of good order and government. In the tumultuous disposition which betrayed itself in the neighbourhood in

¹ See Appendix, No. VIII.

the autumn of 1830, he was indefatigable in discharging the duties that were required of his station ; and even so late as the disastrous fires of January 26, 1833, his energies were roused by the emergency, and he was not easily restrained from attending the vestry, which was called on the occasion ; he took a deep interest in its proceedings, and sanctioned them with his entire approbation.

He had ever been, in the provincial dialect, a good townsman ; and, for many years, was never absent from the annual nomination of the officers of the parish. In the vestry he was always ready to offer his advice, or to interpose his authority ; and if the peace and unanimity of the parish were at any time disturbed, it was not before he had used every effort to prevent an interruption of its harmony. It is many years since he suggested the appointment of a committee, by which the accounts of the parish should be audited every quarter, and there are few parishes in which the accounts are more accurately kept, or in which the several articles of expenditure are placed in a clearer view.

Among the more public duties of a country gentleman, which devolved upon Mr. Majendie, were the offices of Deputy-Lieutenant, Justice of the Peace, Commissioner of Taxes, Surveyor of the Roads, Trustee of the Turnpike-roads, and of many local charities. In the punctual discharge of these duties, in the care with which he prepared himself for the administration of them, and in the laborious diligence with which he kept the accounts, and endeavoured to husband and improve the funds, much of his valuable time was occupied ; and it was his own excuse for the retirement and seclusion from society in which he lived, that either personal indulgence or public duties must be neglected, and he considered that, in his station, the public had the first claim upon his time and attention.

The duties of the Magistracy involve attendance at the quarter sessions, the inspection of prisons, the administration of justice, and the decision of the many complicated questions that arise out of the laws for the relief of the poor, both at home and in the Petty and Quarter Sessions.

Mr. Majendie always considered it among the first duties of a magistrate to attend the Quarter Sessions, which he called the Court of the Justices, the school in which they were chiefly to learn the duties of their office, and the practice of the law which they were appointed to administer. He was, therefore, for a long series of years constant and punctual in his own attendance, and suffered himself upon no pretence to neglect them, before the period of retirement prescribed by himself—when age and infirmities should render him incapable of taking the part that was required. In the questions which came before the Court, whether in the private chamber or in the Sessions House, he was not an idle or unconcerned spectator. None contended more earnestly than he contended for the preservation of the integrity of the county, when it was proposed to transfer a part of the business of the sessions from Chelmsford to Colchester. He was the first, I believe, to propose a Committee, before which the accounts of the Treasurer of the county might be more easily audited; and it was he who, long before the office was sanctioned by Parliament, recommended the appointment of Chaplains to the Bridewells—a recommendation which was thought bold at the time, especially for a young man, but which was too full of good sense to be rejected; for what can be more preposterous than to confine a prisoner for his crimes, and to deprive him of the means of religious instruction? It was natural that, at a later period, he should be zealous for the

improvement of prisons, for the erection of tread-mills, and for all the arrangements that were made for the classification of the prisoners, with a view to promote their amendment and prevent their combination. In all these schemes he availed himself of the cordial cooperation of the other magistrates and of the county surveyor; and in the tried conviction of what the magistrates could do, and the chaplains ought to do, he felt some jealousy of the intrusive approaches of persons without authority and without responsibility; and decided against the application of the Quakers to visit the prisoners, by the complimentary, but at the time irrefragable, argument, that none had ever heard of a Quaker felon. At the time of holding the Quarter Sessions, the Trustees of the turnpikes hold their periodical meetings, and it was by his influence with them that a sum was granted for the enlargement of the narrow and insufficient bridge at Castle Hedingham, under the direction of the county surveyor, upon the condition that the repairs of the bridge should still be borne by the parish and not be thrown upon the trust. In his ordinary administration of their funds, he was but too scrupulous of economy; and, as surveyor in his own parish, it was his boast that he had never, but upon one occasion, called for a rate in aid.

As Visitor of the Bridewell at Halstead, he was scrupulously careful in the nomination of the chaplains and other officers, and in the requisition of a just performance of their several duties; and he readily assented to the plans of the county surveyor in every thing which might contribute to the safe custody and moral discipline of the prisoners. He occasionally attended in their little chapel; and no time will remove the impression which he once left upon my mind when, surrounded by the prisoners, he plainly and forcibly addressed them in a body, and afterwards turned to each of

them, and admonished them on the several offences for which they had been committed.

For the ordinary duties of the magistracy, his mind was prepared by the early study of the civil law, and by an intimate acquaintance with the volumes of Potho, Nola, Const, and other writers, who treat upon the questions that are usually brought before the bench. His mind was at all times quick in comprehension, and prompt in decision; and he spared no labour in overcoming the complicated difficulties which encumber the law, and render the administration of it so arduous and so unsatisfactory. He made him often to complain of its weight, and almost ready to excuse others who avoided the burthen; and the *Almosen* would not have felt the touch more quickly. His sense of justice and the sensitiveness of his mind would have revolted, in a case of *ex parte* proceedings, from an open court, the presence of a reporter and the perverted comments and misrepresentations of the press. When his mind was made up, he decided without fear or favour; the judgments of an informed and honest man were respected and never called in question, and there was seldom one so *universally right* as he was. Cases of all kinds were submitted to his decision, and it was definitive. He had no hesitation in repressing the boldness of the rude and insolent, but he had no inclination to try the full measure of his authority; and he would labour to mediate between the pauper and the overseer, and to reconcile each to the other; recommending the pauper to have patience in consideration of the farmer's difficulties, and advising the farmer to have compassion on the poor man's necessities. It was his constant maxim, that a mob was never formidable till it was feared; and, if a large body of paupers made their appeal to him, he always required them to select the best men, with whom he might confer on their

case, but he would only decide it in the presence of their officers. These were the offices in which he was engaged every week till, in a good old age, the circumstances of the prisoner affected him too deeply; the sternness of justice yielded to the feelings of humanity, and he retired from the seat which he had occupied nearly half a century, and to which, if he occasionally returned, it was to the delight and surprise of those who witnessed the revival of his accustomed talents. It is singular that, in so long a period, he never committed a man who was left for execution. In his own house he was always ready, at a certain hour, to receive all who sought his counsel, and he was accessible at all hours upon public business. It was his desire that his convenience should never stand in the way of the prosecution of justice, and that neither day nor hour should be considered when there was any reason to demand a warrant. In November, 1830, when he was in the seventy-fifth year of his age, he was busily occupied in swearing in special constables, after nine o'clock at night, and after being engaged in many conversations during the day; and he only regretted, to one of his servants, who feared the effect of the fatigue, that he was not a younger man, that he might mount his horse and talk to the people, for it was all which they needed.

The political principles of Mr. Majendie were those of the Revolution of 1688, the principles which placed the reigning family on the throne. From the Whigs of the modern school Mr. Majendie cautiously separated himself, and when, in 1797, the leaders of the party called a county meeting, and were on the point of carrying the resolutions which they had proposed, Mr. Majendie, having calmly deliberated with himself on what was to be done, but without communicating his intentions to any one, suddenly

appeared among them, and ascending their waggon, in the market-place, at Chelmsford, powerfully addressed the multitude, and moved an adjournment, which was instantly seconded by Colonel Bullock, the county member, from among the crowd, and carried by acclamation; and the disappointment of the party was consummated when the people wheeled them and their waggon into an obscure part of the town. A caricature of this transaction is still extant. The eyes of the Government and of the country were anxiously fixed upon the meeting, which was thus adroitly defeated; and from that time Colonel Bullock solicited the acquaintance of Mr. Majendie, to whom he had been previously unknown, and desired that he would, from henceforth, nominate him as the Whig member for the county. In the election of 1812, Mr. Majendie's support was given to Mr. Western, and was not withdrawn before that gentleman's coalition with Mr. Wellesley, in the spring of 1831, of which his opinion was too strong to be suppressed. The constant bias of his mind was that the Government must be supported; he was averse from petitions to Parliament, in the conviction that the practice embarrassed the freedom of the representative, to whom the power of legislation had been committed, and by whose discretion it must be exercised; and, in the great questions of Catholic Emancipation and Parliamentary Reform, his sentiments were too moderate, his mind was too deeply read in the principles of the constitution, to approve the excess of the alterations which were proposed, or the tumult and agitation by which they were extorted.

It would be indecorous to draw the veil from off the retirement in which he lived. In his private and domestic habits, there was no vicious indulgence, no luxury, no ostentation, no extravagance, no excess. His leisure was

spent in the study of botany, travels, biography, history, and antiquities. His conversation in his study and at his table was that of the accomplished and the Christian gentleman. He sought not the friendship of many, but the friendships which he formed were constant and sincere; and whether his friends were in circumstances of health and wealth, or of sickness and sorrow, they possessed his kindest attention and his most affectionate sympathy, and his hand was always ready to follow the dictates of his heart. It was not one or another widow in reduced circumstances who experienced the benefits of his private bounty, or his powerful recommendation; he thought that he could never do too much for the objects of his regard, and it was one of his greatest pleasures to confer a favour before it was solicited.

As a master, his character was proved by the length of the services which he received both in his house and on his farm; and few gentlemen have left servants who lived with them for a longer period of years, or served them more constantly from their boyhood.^k And yet there was certainly no compromise of authority—no approach to familiarity—no improper indulgence; all were under strict command—none suffered to give offence to him or to others; the discipline was firm, though it was gentle, and none was hastily or unjustly suspected. To his tradesmen his

^k Of his principal servants, one had lived with him fifty years, another thirty-five, and two others twenty-four years each. Of the labourers on his farm, one had worked for him thirty-six years; two others more than thirty years; eight between twenty-five and thirty years; and ten others had never left his service since they entered it. There were some boys on the farm who had never known another master. This little recital is equally creditable to the master and the man, and it is yet a true, as it is a convertible, proposition, that good masters make good servants.—See above, p. 26. *note*.

payments were prompt and punctual, and often in advance ; and if at any time there was an arrear, and payment was requested, no offence was excited—the blame was taken to himself ; the man, he would say, had demanded what was his own, and the claim was instantly satisfied. The payment of money was always pleasing to him, and there was no distress which he would have felt more acutely than the incumbrance of a debt which he could not remove. His own character was marked by the strictest integrity—by a sense of honour which was rightly called *chivalrous* by one who knew him most intimately, and knows the world most extensively. An act of fraud or falsehood was perhaps the only offence which he would not forgive ; and when he heard of the abuse or misapplication of a public trust, he pronounced it the degradation of his class in society.¹

As a landlord, he was liberal to his tenants, as he was just to his tradesmen and kind to his servants. But he has delineated his own character in his Address to the Essex Society for the Encouragement of Agriculture and Industry :—" As a landlord, the resident practical country gentleman stands conspicuous ; for, from a similarity of pursuits with his tenantry, he is led to consider and feel for them as his children, whose advantages and success in future life reflect an honour upon himself. He knows by experience the hazards^m of his art, and the various difficulties his

¹ A man to whom he was refusing some request, peevishly said, " I think you hate me, Sir." " Go away," was the dignified reply, " I have not time to hate you."

^m He was not inexperienced in these hazards ; and, in his Experiments on Grasses, he expresses the sentiments of a wise and good man. " Perhaps in no science is it so difficult to form experiments with certainty and effect as in agriculture. A combination of circumstances seems to step in between the cultivator and his experiment ; and, though he be strictly accurate in his report, a difference of soil, situation, and,

tenant has to encounter: this leads him to act upon all occasions with candour, and upon some with liberality. Under a master of this description, the unfortunate but honest tenant has but little to fear. I need hardly dwell upon other advantages attending the occupation of the landlord; such as the great exertions generally made by gentlemen in the improvement of their farms, under which the labouring poor receive continual employment; the essential good resulting to a neighbourhood from an almost constant residence upon the spot, which is so indispensable to the pursuit itself; the good example attending such residence, with many others not necessary to be mentioned. One of the first objects of attention in the Society, is the encouragement of good behaviour in our agricultural labourers and servants—this is, indeed, a point of the first magnitude and consequence. What can be more incumbent upon us than to endeavour to meliorate the situation of that useful class of men, who so essentially assist in clothing our fields with plentiful increase? What duty can be more pleasing to the well-thinking farmer than that of encouraging morality and emulation in his servants and labourers? May this excellent intention of the Society be completely realized." This Society has long since expired; but at the end of forty years, Mr. Majendie was living to recommend one of his own labourers to the rewards offered for long services by the Agricultural Club for the Hundred of

most of all, of seasons, will often prevent the establishment of his experiments into general principles. This, however, far from deterring, should stimulate the industrious and practical agriculturist to persevere in his remarks, with the laudable hope, that a due course of time, and strict attention, united to a frequent repetition of his experiments, may give a degree of stability to them. By this he will enjoy the satisfaction of having contributed something in his day to the improvement of a science, at once delightful to himself, and highly beneficial to the country at large."—Young's *Essex*, Vol. II. p. 121.

Hinckford. He was removed before the issue of the recommendation was known.

It is impossible here to avoid a casual notice of the subject of wages, which he considered it to be the farmer's business to settle, and upon which he deferred but too implicitly to their opinion. From this consideration he never swerved, though there were different occasions in his latter years in which he exerted himself earnestly, though ineffectually, to prevent the reduction, and to obtain an advance of wages. In the difficulties of the crisis which introduced the scale and system of allowances, with all the accumulated abuses that have followed in its train, he erred with the magistrates of all the southern counties. The circumstances of the times were unprecedented, and there was no light of experience to guide their decision. Mr. Majendie always held himself to be the head of a body of agricultural tenants whom his example ought to influence, but upon whom he ought not to lay any burthen which they were not able or not willing to bear; and in all his dealings with the proprietors or tenants of other estates, he was scrupulously careful that no advantage should be taken to their prejudice or his own.

In his mind there was an almost feminine purity and delicacy, and an unwillingness to throw offence in the way of others. During the Queen's trial, the newspapers were always sent to my house sealed, that they might not fall into the hands of my family; and he never ceased to regret the pernicious effects of publishing the evidence. He also regretted the publication of trials for blasphemy, and the infliction of some public punishments, in a deep conviction that more moral evil followed from the remedy than from the disease; and upon one occasion, when he was in town, having seen a Latin advertisement from the too-celebrated Robert Taylor, avowing his infidelity, and thinking that

it might have a prejudicial effect in his own family, he sent another paper into the country, and upon his return, asked my opinion, which was given without hesitation, both of the advertisement and of his conduct.

Mr. Majendie's principles and connexions attached him to the clergy, and his attachment was the more valuable, as it was not indiscriminate. If the faults and offences of a clergyman were brought to his notice, he would ask how such men could take the holy elements in their hands ; and when a charge was brought against the chaplain of one of the bridewells, he would not suffer him to continue his ministrations among the prisoners, who might reproach him with his practice. He was careful that the pure doctrines of the Church of England should be preached where he had the authority to recommend the preacher ; and if there was any doubt upon the subject, he firmly declined the responsibility of the nomination. With Mr. Caswall and myself he spent nearly fifty years of his life, in the kindest and most cheerful intercourse ; and while he deeply lamented the asperity and censoriousness to which the clergy are exposed, he dwelt with satisfaction on the improvement of their moral character, their attainments, and their exertions, as they had been developed within his remembrance. I have now a distinct recollection of the earnestness with which he pointed to the *resident parochial clergy* within the hundred, and resolved to associate them with the success of the Savings Bank.

Needs it to be added, that Mr. Majendie was a religious man ? He himself acted through life as in the presence of God ; and as a magistrate, he witnessed with fear and sorrow the growing indifference of the people that were brought before him to the final judgment and state of retribution, of which the impression was so deeply engraven in his own mind. In every part of his own life, he was willing to

trace the ordering and the operation of God's providence ; and there was no passage of scripture on which he dwelt with more pleasure than the history of the widow of Sarepta, with whose unfailing oil he loved to compare the benefits which he was every day receiving, with a grateful acknowledgment that the cruse was never exhausted but continually replenished. He spoke often of the economy of grace, and especially as it was introduced into the pulpit, and with reference to the Supper of the Lord, to which he ever attached the highest importance: his gentle spirit shrunk from the harsh and rigid features of Calvinism, and loved to repose on the doctrine of universal redemption, and the comprehensiveness of the Christian covenant. In the trials of life, he sought and he recommended the consolation that is to be found in secret prayer, upon the efficacy of which his convictions were such as, in a man of weaker mind, might have been mistaken for enthusiasm, and amounted almost to a sensible apprehension of the Divinity.

To say that his character was not perfect—not free from faults and frailties, is to say that he was a man; and let them pass into oblivion. It is a tribute which is due to his memory, it is for the solace and the example of his friends to have a just sense of the devotion of all his energies to practical improvement and the public good, of the inflexible honour and integrity which marked all his dealings with mankind, and of the settled faith and ardent piety which lifted his spirit into the presence of God.

The value of such a man, in his life, was hardly appreciated ; in his death, his loss is felt ; and friendship is left to ask the fond and unavailing question concerning him,—

“ Cui Pudor et Justitiæ soror
Incorrupta Fides, nudaque Veritas,
Quando ullum inveniet parem ? ”

APPENDIX.

No. I.

"SOMETHING more seemed to be wanting, in order to complete the system of encouragement to saving which the legislative support of Friendly Societies had begun, and the desideratum has been happily supplied by the institution of Banks for Savings. In No. 59 of the 'Report of the Society for bettering the Condition of the Poor,' there is an interesting account of a benevolent institution formed by the Rev. Joseph Smith, at Wendover, in 1799, and supported by him and two of his parishioners. In order to induce their industrious neighbours to save part of their earnings, these worthy persons circulated proposals, offering to receive indiscriminately from the men, women, and children of the parish, any sum, from two-pence upwards, every Sunday evening during the summer months; to keep an exact account of the sums deposited; and to repay to each individual at Christmas the amount of his deposit, with the addition of one third to the whole, as a bounty for his economy. It was expressly and wisely stipulated, that the depositors might receive back the sums respectively due to them at any time before Christmas on demand, and that the fruit of their economy should not preclude them from parish relief in case of sickness or want of employment; a comfortable addition at home to the family Christmas dinner was to finish the year's account. These curious proposals are ushered in by a text, which, though not applied to its original purpose, is a motto sufficiently appropriate: 'Upon the first day of the week, let every one of you lay by him in store as God hath prospered him.' The peasantry of the parish readily embraced the offer held out to them, and, during the first season, sixty subscribers brought their weekly savings with great regularity; none deposited less than sixpence, and the greater number one shilling each. The next institution of this kind, and one more nearly resembling the present Savings Banks, was called the Charitable Bank, and was founded at Tottenham. It is worthy of remark, as showing how

frequently one good design generates another, that the success of the little Bank for children, opened in the same place in 1798, gave rise to the more extensive plan in 1804. It was begun for the express purpose of providing a safe and profitable place of deposit for the savings of labourers, servants, &c., and opened once a month for receipt and payment. The books were at first kept by a lady: six wealthy individuals were appointed to act as trustees, each of whom agreed to receive an equal part of the sums deposited, and each to be responsible to the amount of 100*l.* for the repayment of the principal with interest. Any sum above one shilling was to be received; and, to encourage perseverance, interest at the rate of five per cent. was to be allowed for every twenty shillings which should remain a year in the hands of the trustees. Though the number of the trustees at first was limited, it was agreed, that for every additional 100*l.* a new trustee should be chosen; so that the loss to the trustees in fulfilling their engagements must have been inconsiderable. The benefits of this institution were to be confined exclusively to the labouring classes, but there was no restriction as to the residence of the depositors. One great advantage of a Savings Bank is, that it holds out to the lower classes fixed advantages, and preserves their little property from that fluctuation of value to which the public funds are liable. In 1808 a Society was formed at Bath, for the purpose of receiving, and allowing interest at four per cent. for the savings of industrious and respectable servants. Eight individuals, four were ladies, took on themselves the chief management and responsibility. No depositor could lodge more than 50*l.* and the maximum of the collective sums was limited to 2000*l.*

"From this indication of facts, it is plain, to quote the words of the *Quarterly Review*, from which the previous observations are principally taken, that though attempts have been made, at different times, in the course of the last forty years, to introduce schemes of a nature similar to what are now called Savings Banks, yet, till the year 1810, there had been no plan devised for general use, and no public interest excited in behalf of such institutions.

"Mr. Henry Duncan states, that early in 1810, while he was engaged in some inquiries relative to the condition of the poor, he read a pamphlet proposing a scheme for the gradual abolition of poor-rates in England. To this plan the author, Mr. Bone, gave the whimsical name of 'Tranquillity.' Mr. Duncan, though he considered the scheme too complicated for general use, conceived that one of its subordinate provisions, which proposed the establishment of an economical bank for the savings of the industrious, might be so modified as to be carried separately into effect with great advantage. He accordingly published a paper giving an account of it, and proposing that the gentlemen of Dumfriesshire should establish Banks for Savings in the different parishes of the county. His zeal was applauded, but his recommendation was neglected. Steady, however, in the pursuit of his object, and rejoicing in the prospect of the

benefit which he anticipated from it, he resolved to bring his plan to the test of experiment, by such an establishment in his own parish. To this he gave the name of 'The Parish Bank Friendly Society of Ruthwell.' Its capital amounted, at the time of publishing the second edition of his Essay, to a sum exceeding 1400*l*.

"It appears, therefore, on the whole, that though some institutions, similar both in their principles and details, had been formed before the Parish Bank of Ruthwell, yet it was the first of the kind which was regularly and minutely organized and brought before the public; and further, that, as that Society gave the impulse which is fast spreading through the kingdom, it is, in all fairness, entitled to the appellation of the *Parent Society*. If we spoke of the original Society, the Charitable Bank at Tottenham would be entitled to that appellation."—Pratt's *History of Savings Banks*, p. x.

No. II.

ABSTRACT of the ACCOUNTS of the BANK FOR SAVINGS for the Hundred of Hinckford, from October 7, 1817, to November 20, 1833.

	Number of new Depo- sitors.	Number of Deposits.	Amount of Deposits.	Amount of Interest.	Amount of Sums withdrawn.
			£ s. d.	£ s. d.	£ s. d.
In the several years ending Sept. 30 . .	1818	257	538 4395 14 8	60 6 3	23 13 4½
	1819	97	458 2654 3 4½	221 14 8	564 1 2
	1820	59	322 1537 8 11½	306 6 8	1083 0 6
	1821	70	360 2334 19 10	326 17 4	1339 2 10
	1822	59	279 2805 17 5½	396 2 10	1533 13 5½
	1823	68	325 3291 18 11	472 13 3	1648 12 10½
From Oct. 1, } to Nov. 20, }	1824	80	302 3503 8 2½	551 7 9	1623 19 5½
	1824	13	53 829 6 7	326 8 3	253 3 3
In the several years ending Nov. 20 . .	1825	78	324 3161 10 4½	737 14 10	2187 5 6½
	1826	77	326 2808 8 5	802 6 2	3037 9 11
	1827	62	295 2611 13 1½	820 6 5	2795 10 3½
	1828	88	370 3133 14 11½	873 2 1	2523 7 1½
	1829	56	323 2388 11 3½	740 17 9	3163 18 10½
	1830	79	419 3332 19 6	745 9 10	3409 11 2
	1831	90	543 3024 2 1	771 16 5	3160 13 4½
	1832	90	461 2703 13 9½	783 12 5	3490 14 9
	1833	82	451 3054 0 7½	777 11 1	3576 7 11½
Total	1405	6149	47,571 12 2	9,714 13 0	35,414 5 11

No. III.

TABLE showing the NUMBER of DEPOSITORS, and AMOUNT DEPOSITED in the Savings Banks in the great Manufacturing, Agricultural, and Metropolitan Counties, November 20, 1831, and the Proportion which the Number of Depositors and the Amount deposited bear to the Population.

	Population.	Number of Depositors.	One in	Amount Deposited.	Per Head.	
					s.	d.
Cheshire	334,410	8853	38	£327,650	19	7
Lancashire	1,336,854	26,563	50	916,443	13	7
Nottinghamshire..	225,320	7923	28	226,085	20	0
Staffordshire	410,485	7897	51	248,474	12	0
Warwickshire	336,988	6382	52	171,822	10	2
	2,644,057	57,618	45	£1,890,474	14	3
Bedfordshire	95,383	1798	53	62,393	13	1
Berkshire	145,289	6048	24	207,676	28	7
Devonshire	494,168	27,173	18	878,972	35	6
Dorsetshire	159,252	5513	28	234,703	29	5
Lincolnshire	317,244	7427	42	224,340	14	1
Shropshire	222,563	9846	22	379,142	34	0
Suffolk	296,304	5458	54	175,170	11	9
Sussex	272,328	8636	31	255,748	18	9
	2,002,471	71,899	27	£2,418,144	24	1
London & Middlex.	1,358,541	68,957	19	£1,812,359	26	8

No. IV.

AN ACCOUNT of the MONTHLY AMOUNT of the Sums paid in, and paid out, by the Commissioners for the Redemption of the Public Debt, on account of SAVINGS BANKS, from the 28th January, 1832, to the latest period to which the same can be made out.

United Kingdom.	Principal paid in.			Principal paid out.		
	£	s.	d.	£	s.	d.
4 Weeks to 1832, Feb. . . 25	58,385	0	0	55,965	0	0
Ditto..... March 24	46,841	0	0	93,747	17	8
Ditto..... April ..21	33,447	0	0	107,534	4	4
Ditto..... May ..19	28,345	0	0	114,677	8	9
Ditto..... June ..16	25,515	0	0	368,976	19	3
Ditto..... July ..14	47,574	0	0	140,632	19	9
Ditto..... August 11	73,030	0	0	79,704	8	2
Ditto..... Sept. . . 8	40,639	0	0	56,216	18	1
Ditto..... October 6	33,600	0	0	71,394	4	9
Ditto..... Nov.3	47,591	0	0	47,816	13	3
Ditto..... Dec.1	72,920	0	0	38,938	3	9
Ditto..... Ditto.. 29	69,300	0	0	31,881	12	6
Ditto.. 1833, January 26	111,701	0	0	43,666	17	4
2 Weeks..... Feb. . . 9	72,480	0	0	12,965	0	0
Total	761,368	0	0	1,264,118	7	7

NOTE.—The above Account includes the Sums paid in, and paid out, on account of Friendly Societies, and is in continuation of the Return dated 7th February, 1832.

S. HIGHAM, Compt.-General.

National Debt Office,
Feb. 15, 1833.

I would observe, that if this large sum of 1,264,118*l.* had been withdrawn in equal portions, 93,484*l.* would have been withdrawn in each period of four weeks; and that the excess, 275,492*l.*, which makes up the total sum of 368,976*l.* withdrawn in the four weeks ending June 16,

is all which ought to be charged to this desperate attempt of malignity. But this sum is not the fiftieth part of the sum invested.

Let then the sixteen weeks, from March 21 to July 14, in which the sums withdrawn in each period of four weeks exceeded 100,000*l.*, and amounted in the whole to 731,819*l.*, be separated from the account, this sum is but the nineteenth part of the sum invested; and from this should be subtracted the sum paid in within the same period, viz. 134,881*l.*, and the sum withdrawn honestly, and without any criminal intention.

The sum withdrawn in thirty-six weeks of tranquillity was 519,304*l.*, or 57,700*l.* in each period of four weeks. In this proportion, 750,100*l.* may be computed to have been withdrawn in fifty-two weeks, without design, and 501,053*l.*, or little more than the twenty-eighth part of the sum invested, will be the whole amount of the run on the Savings Banks in the course of sixteen weeks.

The great attempt was in the four weeks ending June 16; and if I may judge from a small attempt on the Hinckford Savings Bank, it pervaded town and country. The amount withdrawn in this period was 368,976*l.*, or 311,276*l.* more than was withdrawn in a similar period of tranquillity. Now this is not the forty-fourth part of the sum invested—not sixpence in the pound; and even from this should be deducted the sum paid in, viz. 25,515*l.*

If this mad attempt should be repeated, it may give confidence to the peaceful—it may restrain the folly of the political fanatic—to reflect, how little in a crisis of extraordinary excitement was effected. Among the 422,000 depositors in the Savings Banks, there is a combination of sound sense which will not be deluded by every pretext.

No. V.

ABSTRACT of the RETURNS made to the Commissioners for the Reduction of the National Debt, of the Number of Depositors in the Savings Bank for the Hundred of Hinckford, as the Sums respectively due to them in the several years ending November 20, were more or less than Twenty Pounds.

	1824.	1825.	1826.	1827.	1828.	1829.	1830.	1831.	1832.	1833.
Under £20	251	257	270	261	288	280	278	305	320	349
50	114	118	126	145	153	168	170	157	153	147
100	53	68	63	55	66	60	69	71	75	77
150	35	29	27	26	20	17	20	20	23	22
200	7	12	12	10	13	17	14	17	14	13
Above 200	5	7	7	11	13	11	11	11	11	9
Number of Depositors	465	491	505	508	553	553	562	581	596	617
Friendly Societies . .			7	8	7	7	10	9	7	8
Charitable ditto. . .							8	10	13	17
Number of Accounts	465	491	512	516	560	560	580	600	616	642
Balance due	£15,548	£17,222	£17,717	£18,208	£19,755	£19,869	£20,747	£21,014	£20,922	£21,055

No. V.—*continued.*

	IN THE COUNTY OF ESSEX.			IN ENGLAND, WALES, AND IRELAND.		
	1829.	1830.	1831.	1829.	1830.	1831.
Under..... £20	4,340	4,441	4,412	203,691	210,247	219,166
50	1,959	2,019	2,011	114,163	116,940	118,761
100	1,002	994	1,000	55,231	54,059	53,821
150	397	380	359	18,113	18,557	18,397
200	164	197	218	7,535	8,009	8,378
Above..... 200	145	127	111	4,979	4,405	3,918
Friendly Societies	173	163	161	4,549	4,449	4,563
Charitable ditto	56	90	102	1,684	2,092	2,396
Number of Accounts	8,236	8,411	8374	409,945	418,758	429,400
Balance due	£299,069	£301,545	£299,537	£14,434,912	£14,366,967	£14,311,647

No. VI.

RETURNS have been published of the NUMBER of PERSONS RECEIVING DIVIDENDS at the Bank of England in 1823, 1828, 1830, and 1833, distinguishing the Amount of Dividend to which each is entitled :—

	THE NUMBER OF PERSONS RECEIVING DIVIDENDS IN			
	1823.	1828.	1830.	1833.
Not exceeding .. £5 was }			{ 83,609	87,176
10 }	90,755	82,972	{ 42,227	44,648
50 }			{ 97,307	98,305
100 }	140,877	138,520	{ 26,316	26,641
200 }			{ 15,209	14,701
300 }			{ 4,912	4,495
500 }	49,892	52,164	{ 3,077	2,827
1000 }			{ 1,555	1,367
2000 }	1732	1,850	450	417
3000 }				75
4000 }	487	507		39
5000 }			{ 161	14
Exceeding. . . 5000 }	215	220		46
Total . .	283,958	276,233	274,823	279,751

It is but repeating the remarks of the public journals to observe, that while the gross number of Stockholders has decreased about 1200 within the last ten years, the number of persons receiving dividends under 10*l*. has increased from 90,755 to 131,824, a proof, so far, that wealth is more equally divided. It is of equal importance to remark, that the number of persons receiving dividends under 10*l*. in 1828, was less by 4,200 than the number of persons receiving dividends under 5*l*. in 1833; and that the total number of persons receiving dividends under 5*l*. and under 10*l*. in 1833, amounted to nearly one-half of the whole number of annuitants. The average income of the Fundholders hardly exceeds 50*l*. half-yearly; and it appears that 229,129 out of 279,751 are receiving dividends not exceeding that amount, and that there are but 50,722 whose dividends exceed the average. This proves the disposition of the industrious classes to accumulate, and the interest which those classes have in the maintenance of public credit. Above seven-eighths of the Fundholders—255,770, receive dividends in no case exceeding 100*l*. and only one in every sixty of the dividends exceeds 300*l*., the total number being but 4,785. The proportion of individuals entitled to dividends above 1000*l*.

is one in 473, and in this number are included public companies, and trustees or parties to joint accounts. Taking the population of the United Empire at 23,800,000 souls, and putting the few parties who may hold Stock and are non-resident out of the question, the proportion of individuals receiving annuities from the State will average one in eighty-five persons; or if these be considered as members of families, including but three in each family, one in every twenty-eight persons has an immediate interest in the security of the public funds; and there are at least 830,000 persons whose property would be involved in what has been most unjustly called "an equitable adjustment."

No. VII.

"We have been at some pains to make inquiries upon this point, and we are convinced that if the landlords of England and the master manufacturers be compared together, the latter will be found, generally speaking, to be the richer, but hardly the more industrious of the two. In the greater number of English counties, property is subdivided to a far greater extent than is commonly supposed; and there are few that lead a more laborious life, or are more under the necessity of abstaining from luxurious indulgences, than the owners and occupiers of small landed properties. It would not be difficult to show that the entire landed rental of England and Wales is at this moment rather under than above 30,000,000*l*. Now, as this falls to be divided among at least 200,000 proprietors, it gives to each an average annual income of 150*l*. a-year; and seeing that a few have much more, it follows that many must have a good deal less. However little conversant with general statistics, those acquainted with the situation of the 'statesmen,' or small landed proprietors of Cumberland and Westmoreland, the yeomen of many of the midland and southern counties, the copartners of Lincolnshire, &c., will be ready to admit what has now been stated. In extensive districts of Lincoln, the smaller class of properties varies from one to fifty acres. Arthur Young, in his survey of the county, says, that their proprietors are very happy; but their happiness would seem to be rather peculiar: for he adds, that he was told 'that the little proprietors work like negroes, and do not live so well as the inhabitants of the poor-houses.'—*Survey of Lincoln*, 2d Ed. p. 20."—*Edinburgh Review*, No. XCV. p. 149.

There is a Parliamentary "Account of the Number of Freeholders who have exercised the Right of Voting in the several Counties in England and Wales for Knights of the Shire since 1811," ordered to be printed 9th August, 1831, which may be used to throw considerable light

upon this subject. It appears that there have been contested elections in the following counties, and that freeholders have polled in the numbers annexed to the respective counties, viz. :—Bedford, 2546. Berks, 1992. Bucks, 2593. Cambridge, 3717. Cornwall, 2762. Cumberland, 1396. Devon, 7793. Dorset, 2961. Durham, 2712. Essex, 5317. Hereford, 3505. Hants, 1884. Leicester, 5420. Lincoln, 5598. Norfolk, 7217. Northumberland, 2985. Oxon, 2934. Salop, 2534. Somerset, 4644. Suffolk (in 1790), 4849. Surrey, 3743. Sussex, 4440. Warwick, 3122. Westmoreland, 3455. Brecon, 1641. Glamorgan, 1598. Montgomery, 1005. Pembroke, 3799. Total number of freeholders polled, 97,162.

It is remarked upon these Returns, that in Berks it is estimated that the number of freeholders having the right to vote is 4000; but this estimate appears to the sheriff somewhat too high. In Cumberland, 357 freeholders tendered their votes after Lord Lowther had withdrawn from the contest. In Durham, the number polled was less than half the freeholders of the whole county. In Hereford, it was calculated that 500 freeholders did not poll. In Salop, 316 other votes were tendered. In Brecon, there were a good many undecided cases at the end of the poll. In Glamorgan, it is imagined that the number of freeholders is increased since the last contested election by at least 500 votes. In Montgomery, a number of other freeholders tendered their votes, but were disallowed on account of not being rated to the land tax, and for other reasons. In Pembroke, there were left of undecided cases 471. If the votes tendered or estimated in these counties, viz. 6864, be compared with the votes recorded, they will be found to be considerably more than one-third of the whole number polled, viz. 17,536.

It does not appear that the contest was carried to the full extent of fifteen days, except in the counties of Berks and Essex, Brecon and Pembroke; and when it is considered how many estates are held by other than freehold tenure, by women, minors, persons of unsound mind and in ill health, or resident in foreign countries, by peers of Parliament, persons unwilling to exercise the franchise, and by public bodies; there will be no extravagance in assuming that not more than three-fourths of the whole body of freeholders have recorded their votes.

The total number who have recorded their votes in the contested counties is 97,162; and the surface of the country out of which their votes have been taken, comprehends 32,672 out of 57,960 square miles included in England and Wales. In this proportion, the country should produce 172,365 freeholders at the poll, to which should be added, for unrecorded votes, one-third, or 57,455; making the total number of freeholders in England and Wales 229,810. If, of these freeholds, 12,000 are supposed to belong to the clergy and lay improPRIATORS, in right of tithe, there will remain 217,810 proprietors of the soil, among whom the 28,749,000 cultivated acres are to be distributed in estates averaging 132

acres each, and let at an average of one pound an acre; and if some have more, many must have less, and all encumbered with mortgages and settlements, and the expense of repairs.

There has probably been but little variation in the distribution of this property; accumulations in one quarter have been corrected by divisions in another. In the three great contested elections in the county of Essex, there has been no considerable difference in the number of freeholders brought to the poll; who were in 1734, 5015; in 1763, 5125; and in 1830, 5317.

"It is probable that, though in this country the institutions and customs of a state of society which formerly extended to this as to almost every other part of Europe, and was peculiarly adapted to concentrate property in few hands, have long since ceased to operate, having *gradually*, and without *tumult*, yielded to the wisdom of a benevolent and permanently-active legislation, yet the effects of those institutions and customs have not entirely ceased, and a part of the existing disproportion is to be attributed to the remote consequences of the very limited division of landed property which the feudal system once occasioned, but which is hourly diminishing; for landed property is not only much more divided now than formerly, but the proportion also of its value to that of human labour, and of other property, has greatly decreased, and is still decreasing."—*Dr. Beeke's Observations on the Income Tax*, p. 155.

"In the year 1815, the number of occupiers of land exempt from income tax, from the income being under 50*l.* per annum, was 114,778; of occupiers of land from 50*l.* to 150*l.*, was 432,534; and above 150*l.* was 42,062, making the total number of occupiers 589,374."—*Inquiry into the Poor Laws and Surplus Labour*, by William Day, Esq.

Whatever view be taken of the great mass of real and personal property, it will be found that the largest portion of its aggregate amount is in the body of small proprietors, and that they are chiefly and most deeply interested in its preservation and security. "The apprehension of a death-struggle between wealth and indigence is, we are persuaded, as great a delusion as the views which the parties are said to entertain. The rich may be easily enough ruined; but it is not so easy to turn their ruin to the benefit of the poor. How are the poor of France the better off for the confiscations of the property of the nobility and the clergy, and for laws aiming at compulsory equality? England is distinguished for the amount of its wealth, and of 'its wide-spread competency;' yet at what an early period that competency stops on any scheme of a division of property; how short a way that wealth would go, appears by an interesting statistical return lately made to Parliament. The number of persons keeping one male-servant during the 10 years ending in 1830, was constantly progressive. In 1830, it was 41,699; those keeping two were 13,900; those keeping 11 and upwards 4285. The total number of persons keeping male-servants was 86,152. Persons

keeping one four-wheeled carriage in 1830 are 19,417 (being a decrease of near 4000 below the year 1829, and only a little in advance of 1826); those keeping two are 5173; nine and upwards, 14; the total, 25,992. Persons keeping one horse are 127,050; two, 30,909; 20 and upwards, 1214; total, 186,676. Persons keeping dogs, 350,512."—*Edinburgh Review*, No. CXVII. p. 160.

In the Savings Banks there were, in 1831, 391,748 depositors having sums under 100*l.*, and but 30,693 having sums above 100*l.* Of the Fundholders, 255,770 receive dividends under 100*l.*, and but 23,981 receive dividends exceeding 100*l.* Mr. Colquhoun estimates the freeholders of the better sort in Great Britain and Ireland, having average incomes of 275*l.*, to be 70,000; and the lesser freeholders, with average incomes of 100*l.*, to be 210,000; and Dr. Beeke, on the hypothesis that as property decreases the number of proprietors increases in arithmetical progression, computes that if 241,000 families have an income of 35*l.* a-year each, 120,500 will have an income of 87*l.* and but 24,000 of 253*l.* So broad is the basis on which the security of wealth depends.

Ecclesiastical property is the only property which appears to be in any danger of spoliation, under the insidious pretence that it is *national property*. Is it national property in such a sense as to have formed, at any time, a part of the national property or revenues? That its original endowments, and their subsequent augmentations, with the exception of some few Parliamentary grants, were the acts of individual bounty, is too plain to be denied; and in many instances the title, if it were wanting, may be traced, and the inheritance and bequest, the sale and purchase of advowsons, have had all the sanction which the law gives to the transfer of private property. In all enclosure bills, the property of the Church has been as carefully guarded as any other property. The nation has given nothing, and has nothing to resume. The only claim of the nation is, that it has enforced and regulated the conditions and duties upon which the property is held; and has it not also regulated the tenure of other property? Has it not appropriated it, in many instances, as the public good required, and made it subject to land-tax, and income-tax, and poor-rates? And if such acts of the legislature constitute a title to national property, what is the security of the freeholder and the fundholder, of the lay impropiator and the proprietor of confiscated estates in Ireland? These, and all other properties, are held under the authority of the law, of which all property is the creature and the client.

The danger of ecclesiastical property has been increased by its unhappy accumulation in the form of pluralities; and the people can hardly be persuaded that the average income arising from each parochial preferment does not exceed 300*l.* per annum, or that there are 4000 cures not producing 150*l.* each. This danger will be abated by a more equal distribution of the property of the Church; and in the mean while,

the poor have no cause to be jealous of its revenues, for there are none which contribute more liberally to the relief of their necessities—none which are more open to their ambition, or out of which their highest interests are secured at so small a sacrifice of this world's wealth. The funds of the charitable, as well as of the religious societies, fell under the rapacity of Henry VIII.; and when the property of the Church is confiscated, it will be time for the fundholder and the depositors in the Savings Banks to beware.

No. VIII.

Nothing would be more gratifying than to conclude these pages with a favourable report of the state and progress of the Friendly Society for the Hundred of Hinckford.

The Rules of this Society, chiefly abstracted from those of the Southwell Friendly Institution, were revised with great care and attention in the Committee, and have been pronounced, by one who is most competent to form an opinion, and to whom belongs the merit of recommending these improved Societies to general practice, to “exhibit the most satisfactory modification of the system that has been proposed for practical adoption.” These rules have been copied, with some alterations, by the Friendly Society at Dunmow, which now comprehends 191 members, of whom 10 are females, 95 agricultural labourers, and 86 servants and artisans. There are also between 400 and 500 members of the Aldham and United Parishes Insurance Society; and the Provident Society of Chelmsford has attached to itself many members from the parishes in the neighbourhood of Braintree, and thrown an unmerited reproach on the gentlemen of this district for not adopting a similar institution.

The success of these Societies proves that the labouring classes have no objection to the system of management, that they are not unwilling to submit to its regulations, and that they are not incapable of embracing its benefits. The scheme, however, is still new, and requires to be explained; and when it is fairly placed before the classes for whose use it is intended, they will not fail to embrace the advantages which it offers, as may be argued from its success in the parishes of Pebmarsh, Great and Little Yeldham, Bulmer, Borley, and Stambourne.

Forty-two members have been enrolled; and of these 24 insure the accumulated annuities of annuities, commencing at 65 years of age and terminating at 70, a combination which was suggested by Doctor Price, and which enables at once to meet the means and the necessities of these humble insurers. The members have lately been brought together at a public dinner that was given to them; and a new interest has been

excited in favour of the Society, which they are evidently recommending among their own class; and many inquiries have lately been made respecting it. A foundation has been laid, I trust securely laid, and I am unwilling to fear, that a substantial and extensive building will not be constructed. The chief difficulty is in the expense of medical attendance, which far exceeds that of the manufacturing districts, but which, as the ordinary members increase, the honorary members will have an interest in supporting. The Savings Bank has been conducted without expense: the kindred institutions are proceeding on the same principle and the same security, under the same management and to the same beneficent end. The Savings Bank opens the Bank of England to the poor man's shilling, and the Improved Friendly Societies communicate to him the benefits of the best Insurance Offices in the metropolis.

It may be thought that I am too sanguine in the importance which I attach to Savings Banks, Penny Clubs, Friendly Societies, and, I will add, Cottage Allotments. All these Institutions, with the ordinary course of pastoral duties, make me acquainted with the best of the poor; but I nevertheless value these Institutions only as means, powerful effective means, of restoring the independence of the labouring classes, and of re-establishing their trust in God's blessing upon their own endeavours and resources. Their faith and their energies have been counteracted by the mistaken administration of the poor laws, and especially by the inadequate rate of wages, and an indiscriminating scale of allowances. If their care and their character, their probity, prudence, and industry, have failed under these trials and temptations, let it be remembered, that the system has been imposed upon them—that they have been its victims, not its authors or accomplices; and that, wherever they have been able to resist or avoid its oppression, they have proved themselves worthy of the relief. Slaves cannot be expected to be free from the vices of slaves: but when men are treated as men, they will act as men; they will employ their means with prudence and their strength in industry; they will render long, and faithful, and affectionate service to their masters; they will not neglect the duties which they owe to themselves and their families, to their neighbours and their God.

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